

**REMARKS**

Claims 1-4 were pending in the patent application, Claims 5-28 having been withdrawn from consideration. In the Office Action, the Examiner withdrew the rejections under Claims 1-4 under 35 USC 101. The Examiner has, however, objected to Claims 1-4 for informalities and has rejected Claims 1-4 under 35 USC 112.

By this amendment, Applicants have amended the language of Claim 1 to insert the abbreviation of "service-level agreements (SLAs)" at its first appearance, and to change the phrase "which characterize the actual level of risk and return" to instead recite "to determine an actual level of risk and return".

Applicants believe that the amendments to Claim 1 address all of the Examiner's concerns and place all of the remaining claims, Claims 1-4, in condition for allowance. Applicants respectfully request entry of the amendments, reconsideration and withdrawal of the objections and 112 rejections, and issuance of the claims.

Respectfully submitted,  
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